

<b>Information to identify the case:</b>			
Debtor 1	Jonathan T. Betz		
First Name	Middle Name	Last Name	
Debtor 2	Ginette M. Betz		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21482-CMB			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jonathan T. Betz

Ginette M. Betz  
fka Ginette M. Montalvo

2/13/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jonathan T. Betz  
Ginette M. Betz  
Debtors

Case No. 22-21482-CMB  
Chapter 7

District/off: 0315-2  
Date Rcvd: Feb 13, 2023

User: auto  
Form ID: 318

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Jonathan T. Betz, Ginette M. Betz, 107 McDonald Drive, Cranberry Twp, PA 16066-5639
15502050	+ Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409
15505326	+ Commonwealth of PA, c/o Berkheimer, 50 N. Seventh St., Bangor PA 18013-1731
15505328	+ Drs. Grady, Kastner & Gornick, 1000 Brooktree Road, Suite 200, Wexford PA 15090-9286
15502063	+ United States Attorney's Office, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1955

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Feb 14 2023 04:39:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Feb 14 2023 04:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 14 2023 04:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2023 23:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 14 2023 04:39:00	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15502049	+ Email/Text: backoffice@affirm.com	Feb 13 2023 23:43:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
15502051	+ EDI: TSYS2	Feb 14 2023 04:39:00	Barclays Bank/gap, P.o. Box 8803, Wilmington, DE 19899-8803
15502052	+ EDI: CAPITALONE.COM	Feb 14 2023 04:39:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15502053	+ EDI: CITICORP.COM	Feb 14 2023 04:39:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15502054	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 13 2023 23:43:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave, New Kensington, PA 15068-6303
15502055	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 13 2023 23:44:00	Credit One Bank, Attn: Bankruptcy Department,

District/off: 0315-2

User: auto

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15502056	+ Email/Text: bankruptcy@huntington.com	Feb 13 2023 23:43:00	Po Box 98873, Las Vegas, NV 89193-8873
15502057	+ EDI: IRS.COM	Feb 14 2023 04:39:00	Huntington, Attn: Bankruptcy CAS056, 3 Cascade Plaza, #3, Akron, OH 44308-1124
15502058	+ Email/Text: Bankruptcy.notices@tax.state.oh.us	Feb 13 2023 23:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15502059	+ Email/PDF: ebnnotices@pnmac.com	Feb 13 2023 23:43:46	Ohio Dept. of Taxation, Attn: Bankruptcy, P.O. Box 530, Columbus, OH 43216-0530
15502060	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 13 2023 23:44:00	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15502061	+ Email/Text: info@scacollections.com	Feb 13 2023 23:43:00	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15502062	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 13 2023 23:43:00	SCA Collections, Inc. Attn: Bankruptcy, Po Box 876, Greenville, NC 27835-0876
15505329	+ Email/Text: bankruptcynotices@sba.gov	Feb 13 2023 23:43:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
15502064	Email/Text: bknotice@upgrade.com	Feb 13 2023 23:43:00	U.S. Small Business Administration, 409 3rd St, SW, Washington DC 20416-0005
			Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
15505327	*+	Ohio Dept. of Taxation, Attn: Bankruptcy, P.O. Box 530, Columbus OH 43216-0530

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2023 at the address(es) listed below:

Name	Email Address
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Brian Nicholas

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com

Brian C. Thompson

District/off: 0315-2

User: auto

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on behalf of Debtor Jonathan T. Betz bthompson@ThompsonAttorney.com  
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co  
m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Joint Debtor Ginette M. Betz bthompson@ThompsonAttorney.com  
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co  
m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rosemary C. Crawford

on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com

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crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 6